

REMARKS

Claims 1 - 24 are pending in the present application. Reconsideration of the application is respectfully requested.

On page 5 of the Examiner's Answer, in section 2, claims 1 – 24 are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter. Claims 1, 5, 11 and 15 are independent claims. Applicants are amending claims 1, 5, 11 and 15 to address the section 101 rejection.

With regard to claims 1 and 5, the Examiner's Answer, on page 5, indicates that claims 1 and 5 are being rejected because they recite a "system" defined merely by software or terms synonymous with software. Applicants are amending each of claims 1 and 5 to recite structural, non-software elements, namely (i) a processor, and (ii) a medium that contains instructions that when read by said processor, cause said processor to provide functions that are set forth in the claims. Accordingly, Applicants submit that claims 1 and 5 are now directed to statutory matter.

With regard to claim 11, the Examiner's Answer, on page 5, indicates that claim 11 is rejected because it recites nonfunctional descriptive material, and it is not clear that instructions stored on a machine-readable medium are computer executable. Applicants are amending claim 11 to recite instructions that when read by said processor, cause said processor to perform a method, thus clarifying that the instructions are computer executable. Accordingly, Applicants submit that claim 11 is now directed to statutory subject matter.

With regard to claim 15, the Examiner's Answer, on page 6, indicates that claim 15 is rejected because it is a method, and it must therefore either (1) be tied to a machine, or (2) transform underlying subject matter to a different state or thing. Applicants are amending claim 15 to recite that its method steps are performed by a processor, thus clarifying that the method is tied to a particular machine, i.e., the processor that performs the steps recited in claim 15. Accordingly, Applicants submit that claim 15 is now directed to statutory subject matter.

Claims 2 – 4 depend from claim 1. Claims 6 – 10 depend from claim 5. Claims 12 – 14 depend from claim 11. Claims 16 – 24 depend from claim 15. By virtue of these dependencies, claims 2 – 4, 6 – 10, 12 – 14 and 16 – 24 are also directed to statutory subject matter.

Applicants are requesting reconsideration and a withdrawal of the section 101 rejection of claims 1 – 24.

On page 7 of the Examiner's Answer, claims 1 – 7, 11, 13 – 21 and 23 are rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 6,405,181 to Lent et al. (hereinafter "the Lent et al. patent"). Claims 1, 5, 11 and 15 are independent claims. Applicant is clarifying an aspect of each of claims 1 and 11, and traversing the rejection as it applies to claims 5 and 15.

Claim 1 provides for a system that includes, a processor, and a medium that contains instructions that when read by said processor, cause said processor to provide functions of, *inter alia*, a corporate linkage component that provides information descriptive of a family tree that shows relationships between companies.

FIG. 11, in association with a description thereof in paragraph 0046, presents an example of information descriptive of a family tree that shows relationships between companies.

Applicants respectfully submit that the Lent et al. patent does not disclose a corporate linkage component that provides **information descriptive of a family tree that shows relationships between companies**, as recited in claim 1. Hence, the Lent et al. patent does not anticipate claim 1.

Claims 2 – 4 depend from claim 1. By virtue of this dependence, claims 2 – 4 are also novel over the Lent et al. patent.

Claim 5 provides for a computer system for assessing risk. The computer system includes a processor and a medium that contains instructions that when read by said processor, cause said processor to provide functions of, *inter alia*, a common decisioning component that automatically provides a credit decision based on ... user-defined rules and/or policies.

The Examiner's Answer, on page 9, with regard to claim 5, indicates that the Lent et al. discloses an underwriter that makes an underwriting decision based on an analysis of credit bureau data.

In the Lent et al. patent, with reference to FIG. 1, describes a system that includes an application engine 104 (col. 3, line 55), a parsing engine 106 (col. 3, line 65), and an Underwriter 110 (col. 4, line 15). Application engine 104 creates an application by prompting an applicant for data and storing the entered data (col. 3, lines 55 - 57). The application includes applicant data such as the applicant's address and social security number (col. 3, lines 62 - 64). Once created, the application is received by parsing engine 106, which parses the applicant's name and address (col. 3, lines 64 - 66). The applicant is given an opportunity to view how the data submitted has been parsed and to make corrections to the parsed data, if necessary (col. 4, lines 3 - 5). The Lent et al. patent emphasizes that the decision made by Underwriter 110 is made without human intervention (col. 8, lines 63 - 66). Moreover, with regard to "user-defined" rules or policies, Applicants have not found any passage in the Lent et al. patent describing user-defined rules and/or policies.

Accordingly, whereas:

- (A) in the Lent et al. patent,
 - (i) the applicant appears to provide only applicant data such as the applicant's address and social security number,
 - (ii) the decision made by Underwriter 110 is made without human intervention; and
- (B) Applicants have not found any passage in the Lent et al. patent describing user-defined rules and/or policies,

Applicants submit that the Lent et al. patent does not disclose a common decisioning component that automatically provides a credit decision based on ... **user-defined rules and/or policies**, as recited in claim 5. Thus, Applicants further submit that the Lent et al. patent does not anticipate claim 5.

Claims 6 and 7 depend from claim 5. By virtue of this dependence, claims 6 and 7 are also novel over the Lent et al. patent. Nevertheless, below, Applicants are explaining that claim 6, on its own merits, is further distinguishable over the Lent et al. patent.

Claim 6 depends from claim 5 and further recites that said common decisioning component comprises a setup component that receives said user-defined rules and/or policies.

Above, during the discussion of claim 5, Applicants explained that the Lent et al. patent does not appear to include any passage that describes user-defined rules and/or policies. Accordingly, Applicants submit that the Lent et al. patent does not disclose a setup component that receives said **user-defined rules and/or policies**, as recited in claim 6. Thus, claim 6 is novel over the Lent et al. patent not only by virtue of claim 6 being dependent on claim 5, but also on its own merits.

Claim 11 provides for a machine readable medium comprising instructions that when read by a processor, cause the processor to perform a method that includes, *inter alia*, creating a portfolio based on customer account information by applying at least one step selected from the group consisting of: entity matching, applying unique corporate identifiers, applying corporate linkage information descriptive of a family tree that shows relationships between companies, and applying predictive indicators.

Applicants respectfully submit that the Lent et al. patent does not disclose any of entity matching, applying unique corporate identifiers, applying corporate linkage information descriptive of a family tree that shows relationships between companies, or applying predictive indicators, as recited in claim 11. Hence, the Lent et al. patent does not anticipate claim 11.

Claims 13 and 14 depend from claim 11. By virtue of this dependence, claims 13 and 14 are also novel over the Lent et al. patent.

Claim 15 provides for a computer-implemented method that includes, *inter alia*:
receiving, by a processor, at least one user-defined rule and/or at least one user-defined policy;
enforcing, by said processor, said at least one user-defined rule and/or said at least one user-defined policy;
and
providing, by said processor, automated credit decisioning for at least one customer based on said at least one user-defined rule and/or said at least one user-defined policy.

Above, during the discussion of claim 5, Applicants explained that the Lent et al. patent does not appear to include any passage that describes user-defined rules and/or policies. Accordingly, Applicants submit that the Lent et al. patent does not disclose a method that includes:

receiving, by a processor, at least one **user-defined rule** and/or at least one **user-defined policy**;

enforcing, by said processor, said at least one **user-defined rule** and/or said at least one **user-defined policy**;

and

providing, by said processor, automated credit decisioning for at least one customer based on said at least one **user-defined rule** and/or said at least one **user-defined policy**,

as recited in claim 15. Thus, the Lent et al. patent does not anticipate claim 15.

Claims 16 – 21 and 23 depend from claim 15. by virtue of this dependence, claims 16 – 21 and 23 are also novel over the Lent et al. patent.

Applicants are requesting reconsideration and a withdrawal of the section 102(b) rejection of claims 1 – 7, 11, 13 – 21 and 23.

On page 13 of the Examiner's Answer, in section 6, claims 8 – 10 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Lent et al. patent.

Claims 8 – 10 depend from claim 5. Above, Applicants explained that the Lent et al. patent does not appear to include any passage that describes user-defined rules and/or policies, as recited in claim 5, and that therefore, the Lent et al. patent does not anticipate claim 5. Applicants further submit that the Lent et al. patent does not suggest this feature of claim 5, and that therefore, claim 5, and claims 8 – 10, by virtue of their dependence on claim 5, are all patentable over the Lent et al. patent.

Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 8 – 10.

On page 14 of the Examiner's Answer, in section 14, claims 12, 22 and 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Lent et al. patent in view of U.S. Patent No. 6,847,942 to Land et al. (hereinafter "the Land et al. patent").

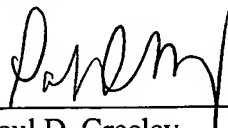
Claim 12 depends from independent claim 11, and claims 22 and 24 depend from claim 15. Applicants submit that the Land et al. patent does not make up for the deficiency of the Lent et al. patent, as the Lent et al. patent applies to claims 11 and 15. Accordingly, Applicants submit that claims 11 and 15, and claims 12, 22 and 24, by virtue of their respective dependencies, are all patentable over the cited combination of the Lent et al. and Land et al. patents.

Applicants are requesting reconsideration and a withdrawal of the section 103(a) rejection of claims 12, 22 and 24.

As mentioned above, Applicants are amending claims 1, 5, 11 and 15 to address the section 101 rejection, and also clarifying an aspect of each of claims 1 and 11. Applicants are also clarifying an aspect of claim 18, and amending claims 16, 19, 22, and 24 for consistency with the amendment of claim 15.

In view of the foregoing, Applicants respectfully submit that all claims presented in this application patentably distinguish over the prior art. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

Respectfully submitted,



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